

# SYMETRA SELECT BENEFITS INSURANCE

## Claims Scenario for a Typical Year in the Life of a Family

Keith works part-time for a tool and die manufacturer. He is married and has a two-year-old son. During the year, several events requiring visits to the doctor and emergency room occurred. Fortunately, Keith is enrolled in his company's Select Benefits plan. His company pays 75% of the monthly \$94.06 premium and, so Keith pays \$23.52 a month for his medical benefits.

Here is how Select Benefits Monthly Standard Plan 6 could pay for a family's year of medical needs.

| Event  | Select Benefits Payment   |                                 |
|--|---|---------------------------------|
| <b>January</b><br>Keith takes his son, Brian, to his pediatrician for his annual checkup. No problems were discovered.   | Preventive Care Benefit   | \$ 75                           |
| <b>March</b><br>Keith's wife, Marcia, visits her dermatologist complaining of a skin irritation. The doctor scrapes the affected area and sends it to the lab for biopsy.<br><br>Lab work for Marcia. The results show no malignancy. The doctor gives her a prescription for a topical ointment.<br>Prescription (\$55) \$10 co-pay | Doctor's Office Visit Benefit<br><br>Outpatient Diagnostic X-ray & Lab Benefit<br><br>Prescription Drug Benefit | \$ 45<br><br>\$ 45<br><br>\$ 45 |
| <b>June</b><br>Brian falls off a jungle gym and breaks his arm. Keith and Marcia take him to the emergency room at the nearest hospital.<br><br>X-rays   | Emergency Room Benefit<br><br>Outpatient Diagnostic X-ray & Lab Benefit   | \$ 50<br><br>\$ 55              |
| <b>November</b><br>Keith goes to the doctor complaining of abdominal pain. He is diagnosed with a hernia and scheduled for surgery.  | Doctor's Office Visit Benefit   | \$ 45                           |
| <b>December</b><br>Keith undergoes surgery for hernia repair, develops complications, and spends two nights in the hospital.   | Surgical Benefit<br>Inpatient Hospital Benefit  | \$500<br>\$800                  |
| <b>Total benefits paid</b>   |   | <b>\$1,660</b>                  |

Once Keith's Prescription Drug Benefit reaches the calendar year maximums, Keith may be eligible for discounts on prescriptions, depending on the prescribed drug and pharmacy provider.

*This example shows what Select Benefits pays in each listed event. It does not represent the actual billed charges, as these can vary depending on where insureds live and the doctors they visit.*



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Select Benefits is not a replacement for a major medical policy or other comprehensive policy. It is designed to cover benefits, at a fixed dollar amount, that employees and their eligible dependents use on a routine basis. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. Select Benefits is insured by Symetra Life Insurance Company located at 777 108th Ave. NE, Bellevue, WA, 98004. Policy numbers are LGC-8786 2/03 and LGC-8787 2/03 or LGC-3000 2/99, in most states.